

HGV driver shortage and supply chain issues

Engagement findings

Thursday 9 December 2021

inquiry into HGV driver shortage and supply chain issues, the Citizen Engagement Team proposed a qualitative approach to engagement, comprising a series of depth interviews with current and former HGV drivers from across Wales.

1. Engagement

1. The Citizens Engagement Team conducted a series of 16 depth interviews between 4 November – 16 November 2021. The objective of the depth interviews was to gather the views and experiences of current and former HGV drivers to support the Committee's understanding of the impact and background of the current issues relating to the HGV driver shortage.

Participants

2. A snowball sampling method was used to source participants. A call to action was posted on a social media platform to attract participants. Participants who responded then recommended other participants.

3. Participants comprised of 15 current HGV drivers and 1 former HGV driver. Participants displayed a variety of driving experience, from 2 to 30 years. All drivers held or had previously held, a class 1 license. Of the 16 participants, 2 were day drivers with the remainder working away throughout the week.

4. Thank you to everyone who contributed to the programme of engagement.



Methodology

- 5.** 13 interviews were held over the phone, one interview was held online on Microsoft Teams and one interview was held in person.
- 6.** The format of engagement was largely comparable between sessions but varied slightly to meet participants' needs and facilitate an organic, qualitative conversation. The following questions were used to develop and prompt interviews:
1. Why is there a shortage of HGV drivers?
 2. Is it difficult to recruit HGV drivers? If so, why?
 3. Is it difficult to retain HGV drivers? If so, why?
 4. What do you think would entice HGV drivers back to the job?
 5. What do you think needs to be done to keep HGV drivers from leaving?
- 7.** For the remainder of this paper, participants will be referred to as 'drivers'.

2. Participant recommendations

The Committee is particularly interested in what actions can be taken in devolved areas to ensure maximum impact from the outputs of the Committee's inquiry findings and recommendations. Participants gave their views on what actions could be taken by the UK and Welsh governments to support and alleviate issues faced by the sector.

Recommendation 1. Support for drivers to bring forward concerns and have their voices heard by their employer through employee committees.

Recommendation 2. Operations should work primarily Monday to Friday, with additional pay for Saturday and Sunday hours.

Recommendation 3. Removal of the 17-week reference block and 'averaging' of 48 hours. To be replaced with weekly or fortnightly rotas with a 48-hour working week cap.

Recommendation 4. Transport managers responsible for planning driving routes should have an HGV driving licence and driving experience.

Recommendation 5. More free and cheap off-road parking sites with access to toilets and rubbish bins.

Recommendation 6. Safer off-road parking where drivers can park together and parking sites are monitored with CCTV.

Recommendation 7. All rest stops and service stations to adhere to a facilities standard mark.

Recommendation 8. HGV drivers to be included in the Blue Light Card discount scheme, or an equivalent discount scheme, to purchase food and drink.

Recommendation 9. Decent incentives to compensate for working away from home

Recommendation 10. A wage increase to reflect the responsibility and lifestyle.

Recommendation 11. Update the current Driver Certificate of Professional Competence curriculum to be more relevant to the needs of drivers.

Recommendation 12. Driver Certificate of Professional Competence course facilitators to be current or former HGV drivers.

Recommendation 13. A government grant to support new drivers with initial set-up costs.

Recommendation 14. A government funded or subsidised apprenticeship scheme for all new drivers.

Recommendation 15. Learner drivers to learn about accommodating larger vehicles on the road and how to share the road safely with HGVs. This learning to form part of the highway code exam.

Recommendation 16. A public information campaign to educate the public on driving safely to accommodate HGVs.

Recommendation 17. Tax relief for HGV drivers, and those who worked throughout the pandemic.

3. Engagement findings

Below are the themes that emerged from the 16 depth interviews held with current and former HGV drivers across Wales.

Working conditions

Support from employers

- 8.** Drivers agreed that there is a general lack of support from employers. Many described feeling isolated with high levels of stress due to the burden of sole responsibility, where blame is put on the shoulders of drivers by their employers, regulators, and the public.

The lack of respect from supervisors and management, we are just a number, they don't care, so long as we take the pack it's not their problem.

HGV driver

We are fully aware that logistics is an unknown entity due to a myriad of potential events that could occur, all drivers know this. However, when you have companies that take full advantage in 'bending' the rules and then totally rely upon the goodwill and nature of us drivers to continue and get the job done. Any decent company would recompense their drivers and treat them with dignity and respect, however, there are companies who do not. Us drivers are treated with contempt and regarded as 'overrated, overpaid, overvalued and at one time, two to a penny. This was an actual statement as made by our account's director, who we make sure, 'eats those words'.

HGV driver

- 9.** Employers are responsible for managing minor driver errors, known as infringements. Employers have the power to take disciplinary action against drivers where they deem the infringement to be serious or enough infringements have occurred to warrant action. Drivers felt that the infringements, and the disciplinary action of the employer, were often unreasonable. Examples were given of drivers being given a disciplinary warning for minor infringements without union representation. Drivers described unnecessary pressure and conflict within the employer, employee relationship.

You can finish a shift and be called straight into the office to answer for something ridiculous such as being a few minutes late taking your break. We feel that everything is on our shoulders.

HGV driver.

We need better human factor support. I've heard of employee committees where you can raise the driver voice to employers on things like rest days, rotas, route planning, general grievances, pay negotiations. A system where everyone can have their say in a safe environment. I think it's been used by the NHS.

HGV driver.

Recommendation 18. Support for drivers to bring forward concerns and have their voices heard by their employer through employee committees.

Working hours

10. Drivers work a 17-week block, known as a reference period. An HGV driver must not exceed an average working week of 48 hours across the 17-week reference period. However, drivers can work up to 60 hours in a single week as long as the overall average is 48 hours or less per week.

11. Drivers described how employers push them to work 60-hour weeks and then stand them down, or give them shorter runs, towards the end of the 17-week block to ensure that the average does not go over 48 hours per week. Drivers agreed that working 60 hours a week was physically draining and results in fatigue, illness, and high levels of stress.

We lost a driver last year. The outcome of the coroner's report was that he was distracted by the police. But we're sure that it was fatigue, but we can't prove that.

HGV driver.

It's the beasting. The legislation which allows companies to beast us, and they take maximum advantage of that.

HGV driver.

Why the need for blocks of 17 weeks? This should be scrapped along with the 'averaging' of 48 hours to restrict employers from front-loading the hours. Cap at 48, don't average it.

HGV driver

12. Drivers have a 13-hour working day and are not permitted to work over 15 hours a day. The additional two hours are for emergency purposes. Drivers claim that they are pressurised into working up to the 15-hour limit, with some employers regularly planning drivers for the full 15 hours per day. This daily hour total does not include the hours drivers are responsible for the vehicle and its cargo.

13. Drivers claim that some employers encourage drivers to work beyond the set legal hours with non-driving responsibilities such as unloading whilst on break.

Recommendation 19. Operations should work primarily Monday to Friday, with additional pay for Saturday and Sunday hours.

Recommendation 20. Removal of the 17-week reference block and 'averaging' of 48 hours. To be replaced with weekly or fortnightly rotas with a 48-hour working week cap.

Route planning

14. Routes are planned by the employer and given to the driver. Often, employers don't consider the suitability of the vehicle for the chosen roads, time constraints of the journey, or consideration of overnight parking.

15. Drivers illustrated how employers are not clear or truthful about the timing of a route, such as not including a 45-minute break or cage collecting time in a 13-hour route.

A 10-hour route can turn into a 12-hour route due to having to plot a new course and backtrack. forcing us to go up to and over the legal hours. They (employers) haven't got a clue because they don't drive.

HGV driver

Recommendation 21. Transport managers responsible for planning driving routes should have an HGV driving licence and driving experience.

Contracts

16. Retention of drivers was described as a problem for smaller employers as larger employers were said to pay up to £10,000 more a year than smaller employers. Many drivers felt that there were stark differences in working conditions, contractual obligations, and wages, particularly with more experienced drivers.

I've been a driver for some 11 years after passing my HGV at 18 years of age. I've always been on "the new contract" in terms of employment T&C's, working alongside guys and girls on far superior terms and conditions, wherever I have worked. Why are the individuals on far better T&C's and pay still doing the job 15/20 years on, yet drivers on "the new contract" - usually on lower wages, fewer holidays, lower overtime rates, worse or no sickness packages, with zero incentives or perks leaving at the drop of a hat? Read this paragraph again, it's self-explanatory.

HGV driver.

Parking

17. A lack of fit for purpose, safe and cheap parking was one of the most important issues for drivers interviewed.

Lack of parking

18. Drivers agreed that there is a lack of adequate parking. Many described the difficulty in finding parking when their time was running out. If drivers arrive at a parking site and there are no spaces available, they must continue to the next parking site. With shortages of parking, this can happen regularly. Drivers then must drive over their allotted time. Drivers can still be fined for this, especially if happens more than two or three times a month.

- 19.** With more and more layby closures and service stations prioritising parking for caravans, drivers are finding it increasingly difficult to park safely overnight. Drivers then park wherever they can, such as entrances to disused factories or industrial sites.

There are not enough stops or parking as it is, we're 50,000 drivers short, imagine the problem when they're back on the road!

HGV driver

Everything eventually is transported by road; our trucks have to park somewhere.

HGV driver

- 20.** The cost for overnight parking at a service station was said to be £35 per night. Drivers pay the cost upfront. For a working week, the driver can pay over £175 for overnight parking. Some employers, though not all, reimburse the driver a week later. Drivers claim employers put pressure on drivers not to pay to park to save on costs.

Companies make it clear that they don't want you to park overnight in the services, they don't want to pay the money back. With the cost of fuel, truck maintenance, the expense to keep a truck on the road is unbelievable, so they actively encourage us not to park overnight in the services.

HGV driver.

Recommendation 22. More free and cheap off-road parking sites with access to toilets and rubbish bins.

Driver safety

- 21.** Drivers explained that, when parked overnight, vehicles are regularly targeted by thieves. The thieves are armed with knives that they use to slash the vehicle curtains. One driver spoke of being threatened with a knife and told to return to the cab.

- 22.** Drivers can wake up to find that their diesel has been stolen, leaving them stranded.

- 23.** Drivers see this as an occupational hazard and claim not to report the majority of attempted thefts if they can repair the curtain. Some drivers will sleep overnight with the trailer back door open to show potential thieves that there is nothing of value to steal in the vehicle.

You've either got to pay to park or take the risk of having your diesel stolen or your curtains slashed.

HGV driver.

I've been robbed over 10 times. It's a horrible thing to admit but you expect it. The last time they slashed three holes in the curtain big enough to drive a vehicle through, half my load was on the layby ready to be stolen. Even the police see it as an occupational hazard. As drivers we just accept it.

HGV driver.

We call some stretched of road bandit country, you will get robbed. But it happens everywhere.

HGV driver.

- 24.** Drivers told of the tiredness and fatigue experienced when trying to sleep in a vehicle parked in an unsafe area. When a driver finishes their shift, they need to park and rest somewhere, if they cannot sleep properly, they will be driving whilst tired the next day.

You can't sleep properly when you're worried about being robbed. Every little noise wakes you up. Nobody wants to drive tired.

HGV driver

- Recommendation 23.** Safer off-road parking where drivers can park together and parking sites are monitored with CCTV.

Facilities

- 25.** All drivers interviewed saw the facilities at rest stops and service stations as sub-standard and not fit for purpose. Drivers complained of broken showers, broken tiles, and dirty wash facilities

- 26.** Drivers also cited the cost of food and drink at service stations as an issue. One driver claimed he was charged £1.80 for a cup of hot water.

I would never change from being a day driver to driving overnight, service station facilities are atrocious and the risk of being robbed when your parked overnight means I'd never consider it.

HGV driver.

Recommendation 24. All rest stops and service stations to adhere to a facilities standard mark.

Recommendation 25. HGV drivers to be included in the Blue Car discount scheme, or an equivalent discount scheme, to purchase food and drink.

Lifestyle

27. All drivers interviewed illustrated the strain placed upon family life, and relationships, due to the lifestyle of being away from home all week. Drivers explained the difficulty of not being home when their children were ill; missing events such as parents' evenings or birthdays; or not being able to get a doctor's appointment.

I know of a lot of drivers who got divorced because of the time away from their family. It breaks so many families up. We can't keep drivers because work-life balance is non-existent, nobody wants a job that takes all your family life. Not all drivers have it easy at home for one reason or another and we should have a company who listens

HGV driver.

When you're out on the road and you see families with luggage on the roof, you look at them with envious eyes because they've got a life. Friends wonder why I work in this job, for instance, if you have a weekend off at the start of the children's holidays you're lucky if you get another one before they go back in the summer

HGV driver

Wages

28. Many drivers felt that the influx of drivers from the European Union resulted in competition for employment and lower wages. Many EU drivers have left leaving a gap in the market but without a significant wage increase. Drivers acknowledged that Germany and Belgium, for example, pay drivers well and that most EU drivers left the UK to drive in Europe because the pay is better. 'Drivers are going where the pay is good', one driver explained.

I think the main reason we have a driver shortage is the way employers treated drivers when they had access to Eastern European drivers, I can't be the only one told that if I didn't like it there's plenty that want the job.

HGV driver

29. Several drivers acknowledged the recent increase in wages. However, many drivers felt that job advertisements don't accurately reflect the contract and true take-home wages. Many gave examples of caveats placed upon signing on bonuses, such as not taking any sick leave in your first 6 months of employment or being paid bonuses over long periods in small instalments.

30. Drivers felt that their take-home salary was not much more than minimum wage. Drivers were angry and dismayed at this pay rate claiming that it does not reflect the responsibility of driving an HGV and is not a fair incentive to work away from loved ones. Drivers felt that they could earn the same money 'stacking shelves in a supermarket'.

I go out on a Sunday evening and come back on a Friday night, and I take home £800 a week. When you break that down it's £10 an hour. Because you always do more hours than the Tachograph shows. On top of that, it cost me £150 a week to live on the road for food.

HGV driver

To earn around minimum wage is not enough of an incentive to basically give up your life and be away from your family from Sunday to Friday.

HGV driver

It's not hard for a good company to retain its drivers, with incentives to stay E.G., 5 years £500, 10 years £1000, 15 years £1500, extra holidays and treated with respect/ a sense of worth.

HGV driver

31. One driver interviewed likened the role to working on an oil rig, in relation to the time away from family and the responsibility. Drivers felt that wages need to reflect the responsibility and commitment of the job, otherwise, people will not want to enter or stay in the profession.

Everything in your home, everything you buy, everything you own was transported on a lorry. We need drivers, and the pay needs to reflect the lifestyle demands and responsibility. Employers are willing to pay for fuel but not for people.

HGV driver

Recommendation 26. Decent incentives to compensate for working away from home

Recommendation 27. A wage increase to reflect the responsibility and lifestyle.

Fines

32. All drivers interviewed agreed that fines, resulting from regulation breaches and infringements, were unfair and often unavoidable. If drivers run over on their Tachograph time, they can be fined £300. Many drivers gave examples of where they were stuck in traffic on their way home and ran out of time

I've been heading home with plenty of time to get back, I get stuck in traffic and now I'm stuck by Magor. I go over my drive time, so I get an infringement on my Tachograph and a £150 fine from VOSA unless I prove it. But I can't prove it as I'm not allowed to use my phone. You can't win you just have to pay it.

HGV driver.

33. Drivers felt that many fines are there to create revenue for the Vehicle and Operator Services Agency (VOSA). An example given was of a £50 fine given to a driver who, when stopped by VOSA, did not have his CPC card on him. VOSA can check the electronic database at the roadside to confirm the drivers CPP credentials. Many drivers see this as an example of unnecessary bureaucracy and an easy way to make money.

VOSA are self-funded, so they look for ways to fine drivers all the time, we're a money-making machine for them.

HGV driver.

Driver Certificate of Professional Competence (CPC)

34. The Driver CPC is a set of standards developed by the European Union to ensure all professional drivers are competent and adhere to ongoing training and education. To retain a

Driver CPC, drivers must complete 35 hours of periodic training every five years to continue driving professionally.

35. Drivers reported CPC costs between £500 and £1000. Many drivers pay for this themselves. If paid for by their employer, drivers are required to pay it back to the employer if they leave within a certain timeframe. The cost of training can be off-putting for drivers, particularly those who are already considering leaving the profession.

36. The main issue expressed by drivers interviewed was the poor curriculum and lack of expertise and industry knowledge of the facilitators. After many years of driving, going back to the 'classroom' is resented by a significant number of experienced drivers, according to those interviewed.

The ethos is good, to professionalise the industry, but the curriculum doesn't really teach you anything. Drivers begrudge going when it doesn't give them anything worthwhile. We need easy to understand overviews of new legislation and some of the new drivers could do with hearing from more experienced drivers, like passing down the knowledge.

HGV driver.

I think it should be scrapped completely. It's a waste of time. There are boys that have been in the industry for 30 years who must sit in the classroom and be told how to do their job.

HGV driver.

Recommendation 28. Update the current Driver Certificate of Professional Competence curriculum to be more relevant to the needs of drivers.

Recommendation 29. Driver Certificate of Professional Competence course facilitators to be current or former HGV drivers.

Licence backlogs

37. Drivers spoke anecdotally of colleagues who had left the industry due to licence application backlogs at the Driver and Vehicle Licensing Agency (DVLA). One driver explained how a colleague, who had retired early, decided to renew his licence and drive due to the driver shortage. However, he is still waiting for a reply from the DVLA after 6 months.

38. Drivers described how, due to backlog and delay, drivers were stood down when their licenses were not renewed. They were not redeployed or called to do other work by their employer, they were stood down without pay.

39. At 50, drivers are required to pass a general medical exam to keep their licence. Due to the license backlog, drivers must drive with a provisional licence in the interim. However, many older drivers who don't access the internet are confused as to whether they are still allowed to drive or not, resulting in many deciding not to continue to drive.

New drivers

40. Both experienced and new drivers interviewed felt that more could be done to support new drivers and that retention figures would improve if new drivers were helped through the first few years.

Set up costs

41. There can be a significant initial financial outlay for new drivers. They must find finance for equipment; a Satnav; CPC, training etc. Drivers explained that Initial and ongoing early costs could be a factor in poor recruitment numbers. One driver remarked that he understood why young people did not want to join the industry, considering they would be earning minimum wage in most instances.

Recommendation 30. A government grant to support new drivers with initial set-up costs.

Finding employment

42. Drivers explained that many young drivers are entering the profession to find that they struggle to gain employment, the reason given is that employers must pay higher insurance premiums for drivers under 25, and therefore ask that they have 2 years experience. This catch 22 situation makes it very difficult for young drivers to access employment.

If you say to someone, if you can get this job you have to spend nearly £5000 of your own money, nobody will want to touch you because you won't have enough experience to start with. But if you do start to work, you'll have to work long hours and if anything goes wrong, you'll get blamed for it whether it's your fault or not,

HGV driver.

Lack of industry knowledge

- 43.** Drivers understood that many new drivers can feel overwhelmed by the regulations, fines, and responsibilities of the job. The passing on of industry knowledge was seen as key to ensuring that new drivers stay in the job.
- 44.** Several drivers were impressed and supportive of HGV driving apprenticeships such as the 'Warehouse to Wheels' apprenticeship scheme. Many schemes pair an apprentice with an experienced driver to ensure passing on of industry knowledge.
- 45.** Drivers explained how apprentices are initially assessed driving a van before joining experienced drivers on the road for several months. Some apprentices are paid in line with a Class 2 salary for the first part of the training, then a Class 1 salary. Once they pass their HGV driving test, they are paired up again with an experienced driver when driving on their own. In total, some schemes last 13 months and if the apprentice stays with the company their pay is backdated the difference between class 2 and class 1, as a retainer, along with a contract of employment.

You could be in the yard, hooking up your trailer and struggling with a lead or something and a lorry would drive past, someone you'd never met before and immediately help you out. I was blown away by that; I've just changed career from the leisure industry to become an HGV driver, I'm not so sure many of my previous colleagues would be that helpful. Drivers help each other out. We need to consider how to keep and use the driving community to support new drivers coming through.

HGV driver

Recommendation 31. A government funded or subsidised apprenticeship scheme for all new drivers.

Public perception

- 46.** Drivers felt that there is a negative public perception of and attitude towards HGV drivers. Drivers understood that the public see HGV driving as an unskilled job and that there is a lack of respect from the public for the industry.

You work long days at work as a driver, you then get pressure and grief from your management, then you get complaints and attitude from the public when you are delivering to stores. Even though we are a crucial part of an even bigger network getting all types of products to all sorts of places, we are the people who get blamed for polluting the planet. There are more and more cars on the road with unsafe or inpatient drivers you put all our lives at risk, but when an incident accrues, we are to blame and need to try and prove our innocents. Then after getting home after all this, we are then too tired to spend time with our families and friends, putting a strain on your social life. The wage we receive does not make up for the stress we are under.

HGV driver

47. Drivers explained that the lack of respect from the public towards drivers and the low value placed on the industry by the public and government has played a significant part in attracting people to the industry.

48. All drivers interviewed felt overlooked during the Covid pandemic. Drivers worked throughout the pandemic but feel strongly that they have not had fair recognition or support from government, or their employers, for their efforts

Everyone thanked the NHS during Covid, they had discounts everywhere, but we were the ones delivering everything to them, and everyone else. All the people who worked through the pandemic to keep things going should have been looked after and appreciated too.

HGV driver

We haven't been given even any acknowledgement or gratitude for working through the pandemic. In fact, the accounts director, said, 'so you driver's want a bonus and they are fed up with that because we haven't given them a bonus, tough'.

HGV driver.

Better working conditions work-life balance just because we are in short supply doesn't mean just work us harder and longer, we were key workers one minute and scum bags the next there is no respect for us, and we are not treated as a profession just a necessary evil to be used and abused then discarded at the first hint of medical weakness - HGV driver

49. . Drivers also feel that the public doesn't understand the responsibility of driving an HGV. Drivers claim that they must regularly correct their driving to avoid accidents because of other road users. Drivers find this very stressful and feel that the level of stress and responsibility is exacerbated by the poor driving of other road users. Drivers also feel that any accident involving an HGV will be blamed on the HGV driver.

Recommendation 32. Learner drivers to learn about accommodating larger vehicles on the road and how to share the road safely with HGVs. This learning to form part of the highway code exam.

Recommendation 33. A public information campaign to educate the public on driving safely to accommodate HGVs.

Recommendation 34. Tax relief for HGV drivers, and those who worked throughout the pandemic.

4. The final word

Drivers were asked to submit a few sentences to summarise the issues in their own words. Below is a selection of their contributions.

The age demographic of drivers is now into the late 50 so in the next 10-12 years most drivers in this country will have retired, why on earth would any young person want to go into the haulage industry. Any child of a driver will know how shit it is as they never saw their father. It's dirty, shit pay, stuck in traffic, treated like a second-class citizen, spoken to like shit, continually hassled by office clerks who can't even drive a car, VOSA and the Police. Made to wait in cold, damp, drafty corridors with no facilities while the warehouse takes hours to tip you. Shit pay.

It's disgusting we are treated like animals no descent facilities hours are very unsociable no work life balance most drivers end up divorced due to this fact management sit in their offices or at home during pandemic while we as drivers are at the front line there is no respect towards us we have to work for people that have never been in a lorry never mind drive one ,the license and training is expensive then CPC what a waste of time 8 hrs in a classroom teaching your granny to suck eggs and for what for a minimum wage and yet we're still classed as unskilled even though we are driving a 44ton killing machine carrying everything anyone needs millions of pounds of goods a day ,too many just out of college/University pen pushers telling us we a two penny and there's plenty of people want your job large companies used to be dead man shoes to get jobs now they're only interested in manager and shareholder bonuses I could go on treat us with the respect we deserve and oak us what we deserve remember who was out In the real world during the pandemic

There is a shortage due to long hours, anti-social hours, poor work-life balance, no family time, excessive weekend working, shit pay for the work and conditions we are expected to work in, poor management, bad management, ignorant management, management who do not understand the job as they haven't done it, Shit facilities whilst on the road, unrealistic target times, excessive red tape, lack of support from upstairs, shit pay, drawn-out pay negs which shows a total lack of respect and consideration for the workforce. Total disregard for drivers mental and physical health.

Long hours, time away from family, for general haulage being constantly lied to i.e., your loads ready etc, being constantly pushed to maximise your hours, lack of facilities/respect, PAY, in the words of Neil diamond "Money talks, it doesn't sing, and dance AND IT DONT WALK"

Many people are willing to work long hours but they don't want an open-ended finish time which is unavoidable in the industry, nor do they want to live in a tin can

Monday - Friday cooking in the cab having to spend their own money to make their life bearable getting treated like second class citizens at collection delivery points, lack of communication at sites needless waiting times, making the job unachievable in expectations using time and motion studies like an office environment, pushing timings so tight that it is effectively impossible to properly implement SSOW however making sure they train you in it and make you sign off on the rules to cover the company insurance policy